Amendments to the Specification:

Please amend the paragraph at page 11, lines 9-14 to read:

Individual heating devices formed in this way can be inserted in a radiator, as shown in fig. 8. Several individual heating elements 11 are held in spaced, parallel, clamping manner in openings of <u>retaining webs in the form of heat conducting lamellae</u> 12. By means of a heating device and/or a radiator it is possible to heat liquids, fluids and air.